



July 02, 2014

Webster Bank, N.A.
609 West Johnson Ave.
Cheshire, CT 06410
WebsterBank.com

John E Broccoli
23 Marigold Cir
Providence, RI 02904

Reference Loan: Webster Bank, N.A. Loan No. 0160069690

NOTICE OF DEFAULT AND OF MORTGAGEE'S RIGHT TO FORECLOSE

Dear Borrower(s) :

We are attempting to collect a debt from you and any information we obtain may be used for that purpose.

The above referenced loan is currently in default for the payments due since June 01, 2013. The total arrearage as of the date of this letter (which may include tax and insurance advances, as well as accrued fees and expenses) is \$ 21,327.25 (the "Default Balance").

Additionally, you are also required to make all future monthly and other payments to Webster Bank, N.A. (the "Bank") that are not included in this Default Balance figure, as provided in your loan and mortgage documents. Failure to timely cure the default by paying the Default Balance figure set out above and to make such additional required payments within forty-five (45) days of the date of the providing of this notice to you will result in the entire amount of the loan obligation being accelerated and being due and owing in full immediately after the 45-day period automatically and without further notice being provided to you. At that point, the Bank or its successors or assigns shall have the right to foreclose on its mortgage on the property identified above, which secures the referenced loan obligation. Failure to adhere to these requirements may result in your account being forwarded to our attorney in order to commence such a foreclosure action.

After acceleration of the entire amount of the loan obligation, you have the right to reinstate the loan obligation only by complying with the specific requirements that may be set forth in the loan and/or mortgage, which may require that you pay to us all sums that are then due plus our attorney's fees and other reasonable costs of proceedings which have been incurred to the date of such payment. You have the right to bring a court action, or to raise a defense in any foreclosure action, to assert the non-existence of a default, or to raise any other defenses to the acceleration of the loan obligation or foreclosure on the mortgage.



Webster Bank, N.A.
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Page 2

Please be advised that neither the Bank's receipt nor its acceptance of payments over the specified 45-day period shall be deemed to have waived its right to accelerate the loan obligation and foreclose if such payments are not sufficient to have timely cured the existing Default Balance in full and to have fully paid such additional monthly and other payment obligations owing under the loan documents, including those arising over such 45-day period. Please be further advised that unless your loan and/or mortgage documents or applicable law provide otherwise, the Bank fully reserves the right to apply any such partial or otherwise collectively insufficient payments made over such 45-day period to the balance of the loan obligation without waiver of its right to accelerate the loan obligation and to foreclose on its mortgage.

Please be advised that you may be eligible for counseling through the United States Department of Housing and Urban Development ("HUD") approved mortgage counseling agencies. Counseling services information is provided to you, in both English and Spanish, in the enclosed Notice of Availability of Mortgage Counseling Services.

If and to the extent that your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice, which is required under your loan and/or mortgage documents and applicable law, is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and phone number.

FAILURE TO RESPOND TO THIS LETTER MAY RESULT IN THE LOSS OF YOUR PROPERTY AND MAY ALSO LEAVE YOU SUBJECT TO A DEFICIENCY JUDGMENT.

Your prompt attention to this matter is now required.

Sincerely,

A handwritten signature in black ink, appearing to read 'Damon Gallick'.

DAMON GALLICK
COLLECTIONS REPRESENTATIVE
1-800-270-5300 Ext. 37280
Eastern Time

Enclosure (RI Form 24-27-3.1 in both English and Spanish)
C0054

APPENDIX A

FORM 34-27-3.1

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE AND
NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.1 of The Rhode Island Mortgage Foreclosure and Sale Act.

NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE

Re: 0160069690 (Insert mortgage loan number)

The mortgagee named below ("Mortgagee") hereby notifies you that you are in default on your mortgage. If you fail to remedy this default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES

Housing counseling services are available to you at no cost. Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at www.hud.gov. The TDD number is 1-800-877-8339. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

HUD Approved Housing Counseling Agencies in Rhode Island may be found at this link
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. If you
do not have internet access, call the toll-free number above and request a printed list.

Mortgagee: Webster Bank, N.A. as servicer for Federal National Mortgage Association
(Type or print name of Mortgagee)

Mortgagee Address: 609 West Johnson Ave CH-450
Street:

City, State, Zip Code: Cheshire, CT 06410

Mortgagee Authorized Representative: Damon Gallick Date mailed: 07/02/2014
(Type or print) (mm/dd/yyyy)

Contact Information for Mortgagee Authorized Representative:

Telephone: 800-270-5300
(Provide toll free number if available)

Email: DGallick@WebsterBank.com

FORMULARIO 34-27-3.1

AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA HIPOTECA Y NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA

Se le proporciona esta notificación para informarle acerca del amparo que ofrecen las Leyes Generales de Rhode Island § 34-27-3.1 de *The Rhode Island Mortgage Foreclosure and Sale Act* (Ley sobre Ejecución de Hipotecas y Remates de Rhode Island).

AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA HIPOTECA

Asunto: 0160069690 (inserte el número del préstamo hipotecario)

Por medio del presente el acreedor hipotecario indicado abajo ("Acreedor hipotecario") le notifica que su hipoteca esta morosa. Si no puede solventar la situación, el Acreedor hipotecario tiene el derecho de ejecutar la hipoteca del inmueble que avala el préstamo hipotecario al cual se alude en el presente aviso.

NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA

Se encuentran a disposición servicios de orientación sobre vivienda sin costo adicional. Los servicios de orientación pueden ayudarle a comprender las opciones de las que dispone, así como también ofrecerle recursos y referencias que podrían contribuir a evitar la ejecución de la hipoteca. Dichos servicios los ofrecen agencias de orientación hipotecaria aprobadas por el *United States Department of Housing and Urban Development* (Departamento de Vivienda y Desarrollo Urbano de EE.UU., HUD, por sus siglas en inglés). Puede localizar agencias de orientación hipotecaria aprobadas por HUD llamando al número gratuito de dicho departamento al 1-800-569-4287, o ingresando a la página en Internet de HUD www.hud.gov El número del dispositivo de comunicación para sordos (TDD, por sus siglas en inglés) es 1-800-877-8339. Los servicios de orientación para prevenir la ejecución de hipotecas se ofrecen sin costo alguno mediante el Programa de Orientación para la Vivienda de HUD.

Agencias de asesoría aprobadas por el Departamento de Vivienda y Desarrollo Urbano en Rhode Island pueden ser encontradas en este lugar <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. Si usted no tiene acceso a internet, llame a la línea de teléfono gratuita que aparece arriba para solicitar una lista impresa.

Acreedor hipotecario: Webster Bank, N.A. as Servicer for Federal National Mortgage Association
(Escriba a máquina o en letra de molde el nombre del Acreedor hipotecario)

Dirección del Acreedor hipotecario: 609 West Johnson Ave CH-450

Calle: Cheshire, CT 06410

Ciudad, estado, código postal: Damen Galich
Representante autorizado del Acreedor hipotecario: (Escriba a máquina o en letra de molde)

Fecha de envío por correo: 07/02/2014
(mm/dd/aaaa)

Información de contacto del representante autorizado del Acreedor hipotecario:

Teléfono: 800 - 270 - 5300

(Proporcione un número gratuito si lo tiene)

Correo electrónico: DGallick@WebsterBank.com

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APPENDIX B

FORM 34-27-3.2

**NOTICE OF MEDIATION CONFERENCE PURSUANT TO
R.I. GEN. LAWS § 34-27-3.2**

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.2 of The Rhode Island Mortgage Foreclosure and Sale Act.

TO ASSIST YOU IN AVOIDING FORECLOSURE, YOU HAVE THE RIGHT TO A FREE, IN-PERSON OR TELEPHONE MEDIATION CONFERENCE WITH AN INDEPENDENT MEDIATION COORDINATOR. THE MORTGAGEE MAY NOT FORECLOSE UNLESS IT PROVIDES YOU THE OPPORTUNITY TO PARTICIPATE IN THE MEDIATION CONFERENCE, WHICH MUST TAKE PLACE WITHIN SIXTY (60) DAYS OF THE MAILING DATE OF THIS NOTICE. YOU WILL BE CONTACTED BY A FORECLOSURE MEDIATION COORDINATOR TO SCHEDULE THAT MEDIATION CONFERENCE.

Name of Mortgagor: John E. Gracoli Book/Page Number of Recorded Mortgage: Book: 310 Page: 326
Re: 0160069690 (Insert mortgage loan number)

INSERT ADDRESS OF RESIDENTIAL REAL ESTATE AND INCLUDE PLAT/LOT NUMBER:
23 Marigold Cir Unit 23, North Providence, RI 02904 Plat: 22 Lot: 7-4H-23

The mortgagee named below ("Mortgagee") hereby notifies you that you are in Default on your mortgage. If you fail to remedy this Default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

Mortgagee: Webster Bank, N.A. as servicer for Federal National Mortgage Association
(Type or print name of Mortgagee)

Mortgagee Address: 609 West Johnson Ave CH-450
Street:
City, State, Zip Code: Cheshire, CT 06410

Mortgagee Authorized Representative: Damon Gallick Date mailed: 07/02/2014
(Type or print) (mm/dd/yyyy)

Contact Information for Mortgagee Authorized Representative:

Telephone: 800-270-5300
(Provide toll free number if available)

Email: DGallick@WebsterBank.com

cc: Mediation Coordinator: MediationCoordinator@RhodeIslandhousing.org

APÊNDICE B

FORMULÁRIO 34-27-3.2

Portuguese

**NOTIFICAÇÃO DE CONFERÊNCIA DE MEDIAÇÃO CONFORME LEIS
R.I. GEN. § 34-27-3.2**

Esta Notificação destina-se a lhe para informar as proteções fornecidas pelas leis R.I. Gen. § 34-27-3.2 de Execução Hipotecária e a Lei de Venda de Valores Imobiliários de Rhode Island.

PARA TE AUXILIAR A EVITAR A EXECUÇÃO DE HIPOTECA (FORECLOSURE), VOCÊ TEM DIREITO A UMA CONFERÊNCIA DE MEDIAÇÃO GRATUITA, EM PESSOA OU POR TELEFONE COM UM COORDENADOR INDEPENDENTE DE MEDIAÇÃO. A EXECUÇÃO DE HIPOTECA (FORECLOSURE) NÃO PODE SER EXECUTADO SEM TE PROPORCIONAR A OPORTUNIDADE DE PARTICIPAR NA CONFERÊNCIA DE MEDIAÇÃO, QUE DEVE ACONTECER EM SESSENTA (60) DIAS DA DATA DE ENVIO DESTA NOTIFICAÇÃO. O COORDENADOR DA MEDIAÇÃO DE EXECUÇÃO DE HIPOTECA (FORECLOSURE) ENTRARÁ EM CONTACTO COM VOCÊ PARA PROGRAMAR A CONFERÊNCIA DE MEDIAÇÃO.

Nome do cliente: John E. Broccoli Número livro/página de hipoteca gravada: Book: 310 Page: 326

Re: 0160069690 (Inserir número de empréstimo da hipoteca)

INSERIR ENDEREÇO DO IMÓVEL RESIDENCIAL E INCLUIR NÚMERO DE LOTE/PLATAFORMA:

23 Marigold Cir unit 23. North Providence, RI 02904 Lot: 7-4H-23 Plat: 22

O Crédito Imobiliário denominada abaixo ("Créditos Imobiliários") por este instrumento notifica -se que está inadimplente sua hipoteca. Se você falhar em corrigir tal inadimplência, Créditos Imobiliários têm o direito de executar o empréstimo de hipoteca consistente dos bens imóveis relacionados nesta Notificação.

Créditos Imobiliários: Webster Bank, N.A. as servicer for Federal National Mortgage Association
(Digitar ou imprimir nome de Créditos Imobiliários)

Endereço de Créditos Imobiliários:

Rua:

609 West Johnson Ave CH-450

Cidade, Estado, CEP:

Cheshire, CT 06410

Representante Autorizado de Créditos Imobiliários: Damon Gallich Data de envio: 07/02/2014
(Digitar ou imprimir) (mm/dd/aaaa)

Informações de Contato para Representante Autorizado de Créditos Imobiliários:

Telefone: 800-270-5300
(Forneça um número gratuito, se disponível)

E-mail: DGallich@WebsterBank.com

cc: Coordenador de Mediação: MediationCoordinator@RhodeIslandhousing.org

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APÉNDICE B

FORMULARIO 34-27-3.2

Spanish

**NOTIFICACIÓN DE REUNIÓN DE MEDIACIÓN SEGÚN
EL § 34-27-3.2 DE LAS LEYES GENERALES DE RHODE ISLAND (R. I.)**

Esta notificación se le proporciona para informarle sobre la protección que proveen las Leyes Generales de R. I. en el § 34-27-3.2 de la MortgageForeclosure and Sale Act (Ley de Ejecuciones Hipotecarias y Ventas) del estado de Rhode Island.

PARA AYUDARLO A EVITAR LA EJECUCIÓN HIPOTECARIA, USTED TIENE DERECHO A UNA REUNIÓN DE MEDIACIÓN GRATUITA CON UN COORDINADOR DE MEDIACIÓN INDEPENDIENTE. DICHA REUNIÓN SE PODRÁ EFECTUAR PERSONALMENTE O POR TELÉFONO. EL ACREEDOR HIPOTECARIO NO PODRÁ EJECUTAR LA HIPOTECA SIN HABERLE PROPORCIONADO LA OPORTUNIDAD DE PARTICIPAR EN LA REUNIÓN DE MEDIACIÓN, QUE PUEDE LLEVARSE A CABO DENTRO DE LOS SESENTA (60) DÍAS DE LA FECHA DEL ENVÍO POSTAL DE ESTA NOTIFICACIÓN. UN COORDINADOR DE MEDIACIÓN PARA EJECUCIONES HIPOTECARIAS SE COMUNICARÁ CON USTED PARA PROGRAMAR DICHA REUNIÓN DE MEDIACIÓN.

Nombre del cliente: John E. Broccoli Libro/página del registro de la hipoteca: Book: 310 Page: 326

Ref.: 0160069690 (Escriba el número de préstamo hipotecario)

ESCRIBA LA DIRECCIÓN DE LA PROPIEDAD RESIDENCIAL E INCLUYA EL NÚMERO DE PARCELA/LOTE:

23 Marigold Cir unit 23, North Providence, RI 02904 Plat: 22 Lot: 7-44-23

Por la presente, el acreedor hipotecario nombrado a continuación ("Acreedor hipotecario") lo notifica que usted está en mora en los pagos de su hipoteca. Si no soluciona esta mora, el Acreedor hipotecario tiene derecho a ejecutar la hipoteca de la propiedad que garantiza el préstamo hipotecario citado en la referencia de esta notificación.

Acreedor hipotecario: Webster Bank, N.A. as servicer for Federal National Mortgage Association

(Escriba a máquina o en letra de imprenta el nombre del Acreedor hipotecario)

Dirección del Acreedor hipotecario: 609 West Johnson Ave CH-450
Calle: Cheshire, CT 06410
Ciudad, estado y código postal: Cheshire, CT 06410

Representante autorizado del Acreedor hipotecario: Damon Gallick Fecha de envío postal: 07/02/2014
(Escriba a máquina o en letra de imprenta) (mm/dd/aaaa)

Información de contacto del representante autorizado del Acreedor hipotecario:

Teléfono: 800-270-5300
(Si hay un número de teléfono gratuito disponible, indíquelo)

Dirección de correo electrónico: DGallick@WebsterBank.com

cc: Coordinador de Mediación: MediationCoordinator@RhodeIslandhousing.org

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SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

John E. Broccoli;
23 Marigold Cir
Providence, RI
02904
967ch450

2. Article Number

(Transfer from service label)

7012 2210 0001 1049 9599

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-11-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- ☐
- Agent
-
- ☐
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

- D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

- ☐
- Yes

U.S. Postal Service™

CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com®

OFFICIAL USE

Postage \$

Certified Fee

3.30

Return Receipt Fee
(Endorsement Required)

2.70

Restricted Delivery Fee
(Endorsement Required)

Total Postage & Fees \$

Postmark
Here

967ch450

Sent To

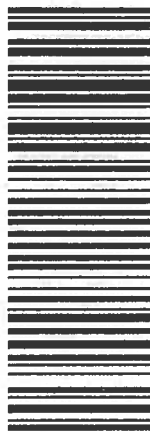
John E. Broccoli
 Street, Apt. No.,
 or PO Box No. 23 Marigold Cir
 City, State, ZIP+4 Providence, RI 02904

PS Form 3800, August 2006

See Reverse for Instructions

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.

CERTIFIED MAIL™



7012 2210 0001 1049 9599

7012 2210 0001 1049 9599



July 02, 2014

Webster Bank, N.A.
609 West Johnson Ave.
Cheshire, CT 06410
WebsterBank.com

John E Broccoli
23 Marigold Cir
Providence, RI 02904

Reference Loan: Webster Bank, N.A. Loan No. 0160069690

NOTICE OF DEFAULT AND OF MORTGAGEE'S RIGHT TO FORECLOSE

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Additionally, you are also required to make all future monthly and other payments to Webster Bank, N.A. (the "Bank") that are not included in this Default Balance figure, as provided in your loan and mortgage documents. Failure to timely cure the default by paying the Default Balance figure set out above and to make such additional required payments within forty-five (45) days of the date of the providing of this notice to you will result in the entire amount of the loan obligation being accelerated and being due and owing in full immediately after the 45-day period automatically and without further notice being provided to you. At that point, the Bank or its successors or assigns shall have the right to foreclose on its mortgage on the property identified above, which secures the referenced loan obligation. Failure to adhere to these requirements may result in your account being forwarded to our attorney in order to commence such a foreclosure action.

After acceleration of the entire amount of the loan obligation, you have the right to reinstate the loan obligation only by complying with the specific requirements that may be set forth in the loan and/or mortgage, which may require that you pay to us all sums that are then due plus our attorney's fees and other reasonable costs of proceedings which have been incurred to the date of such payment. You have the right to bring a court action, or to raise a defense in any foreclosure action, to assert the non-existence of a default, or to raise any other defenses to the acceleration of the loan obligation or foreclosure on the mortgage.



Webster Bank, N.A.
609 West Johnson Ave.
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WebsterBank.com

Page 2

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Please be advised that you may be eligible for counseling through the United States Department of Housing and Urban Development ("HUD") approved mortgage counseling agencies. Counseling services information is provided to you, in both English and Spanish, in the enclosed Notice of Availability of Mortgage Counseling Services.

If and to the extent that your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice, which is required under your loan and/or mortgage documents and applicable law, is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and phone number.

FAILURE TO RESPOND TO THIS LETTER MAY RESULT IN THE LOSS OF YOUR PROPERTY AND MAY ALSO LEAVE YOU SUBJECT TO A DEFICIENCY JUDGMENT.

Your prompt attention to this matter is now required.

Sincerely,

A handwritten signature in black ink, appearing to read 'D-Gallick', written over a horizontal line.

DAMON GALLICK
COLLECTIONS REPRESENTATIVE
1-800-270-5300 Ext. 37280
Eastern Time

Enclosure (RI Form 24-27-3.1 in both English and Spanish)
CO054

APPENDIX A

FORM 34-27-3.1

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE AND
NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

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NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES

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HUD Approved Housing Counseling Agencies in Rhode Island may be found at this link
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. If you
do not have internet access, call the toll-free number above and request a printed list.

Mortgagee: Webster Bank, N.A. as Servicer for Federal National Mortgage Association
(Type or print name of Mortgagee)

Mortgagee Address: 609 West Johnson Ave CH-450
Street:

City, State, Zip Code: Cheshire, CT 06410

Mortgagee Authorized Representative: Damon Gallick Date mailed: 07/02/2014
(Type or print) (mm/dd/yyyy)

Contact Information for Mortgagee Authorized Representative:

Telephone: 800-270-5300
(Provide toll free number if available)
Email: DGallick@WebsterBank.com

FORMULARIO 34-27-3.1

**AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA
HIPOTECA Y NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN
HIPOTECARIA**

Se le proporciona esta notificación para informarle acerca del amparo que ofrecen las Leyes Generales de Rhode Island § 34-27-3.1 de *The Rhode Island Mortgage Foreclosure and Sale Act* (Ley sobre Ejecución de Hipotecas y Remates de Rhode Island).

**AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA
HIPOTECA**

Asunto: 0160069690 (inserte el número del préstamo hipotecario)

Por medio del presente el acreedor hipotecario indicado abajo ("Acreedor hipotecario") le notifica que su hipoteca esta morosa. Si no puede solventar la situación, el Acreedor hipotecario tiene el derecho de ejecutar la hipoteca del inmueble que avala el préstamo hipotecario al cual se alude en el presente aviso.

NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA

Se encuentran a disposición servicios de orientación sobre vivienda sin costo adicional. Los servicios de orientación pueden ayudarle a comprender las opciones de las que dispone, así como también ofrecerle recursos y referencias que podrían contribuir a evitar la ejecución de la hipoteca. Dichos servicios los ofrecen agencias de orientación hipotecaria aprobadas por el *United States Department of Housing and Urban Development* (Departamento de Vivienda y Desarrollo Urbano de EE.UU., HUD, por sus siglas en inglés). Puede localizar agencias de orientación hipotecaria aprobadas por HUD llamando al número gratuito de dicho departamento al 1-800-569-4287, o ingresando a la página en Internet de HUD www.hud.gov El número del dispositivo de comunicación para sordos (TDD, por sus siglas en inglés) es 1-800-877-8339. Los servicios de orientación para prevenir la ejecución de hipotecas se ofrecen sin costo alguno mediante el Programa de Orientación para la Vivienda de HUD.

Agencias de asesoría aprobadas por el Departamento de Vivienda y Desarrollo Urbano en Rhode Island pueden ser encontradas en este lugar
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. Si usted no tiene acceso a internet, llame a la línea de teléfono gratuita que aparece arriba para solicitar una lista impresa.

Acreedor hipotecario: Webster Bank, N.A. as Servicer for Federal National Mortgage Association
(Escriba a máquina o en letra de molde el nombre del Acreedor hipotecario)

Dirección del Acreedor hipotecario: 609 West Johnson Ave CH-450

Calle: Cheshire, CT 06410

Ciudad, estado, código postal: Damen Gallick
Representante autorizado del Acreedor hipotecario: (Escriba a máquina o en letra de molde)

Fecha de envío por correo: 07/02/2014
(mm/dd/aaaa)

Información de contacto del representante autorizado del Acreedor hipotecario:

Teléfono: 800 - 270 - 5300
(Proporcione un número gratuito si to time)

Correo electrónico: DGullick@WebsterBank.com

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APPENDIX B

 FORM 34-27-3.2

NOTICE OF MEDIATION CONFERENCE PURSUANT TO
R.I. GEN. LAWS § 34-27-3.2

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.2 of The Rhode Island Mortgage Foreclosure and Sale Act.

TO ASSIST YOU IN AVOIDING FORECLOSURE, YOU HAVE THE RIGHT TO A FREE, IN-PERSON OR TELEPHONE MEDIATION CONFERENCE WITH AN INDEPENDENT MEDIATION COORDINATOR. THE MORTGAGEE MAY NOT FORECLOSE UNLESS IT PROVIDES YOU THE OPPORTUNITY TO PARTICIPATE IN THE MEDIATION CONFERENCE, WHICH MUST TAKE PLACE WITHIN SIXTY (60) DAYS OF THE MAILING DATE OF THIS NOTICE. YOU WILL BE CONTACTED BY A FORECLOSURE MEDIATION COORDINATOR TO SCHEDULE THAT MEDIATION CONFERENCE.

Name of Mortgagor: John E. Gracoli Book/Page Number of Recorded Mortgage: Book: 310 Page: 326
Re: 0160069690 (Insert mortgage loan number)

INSERT ADDRESS OF RESIDENTIAL REAL ESTATE AND INCLUDE PLAT/LOT NUMBER:
23 Marigold Cir Unit 23, North Providence, RI 02904 Plat: 22 Lot: 7-4H-23

The mortgagee named below ("Mortgagee") hereby notifies you that you are in Default on your mortgage. If you fail to remedy this Default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

Mortgagee: Webster Bank, N.A. as servicer for Federal National Mortgage Association
(Type or print name of Mortgagee)

Mortgagee Address: 609 West Johnson Ave CH-450
Street:
City, State, Zip Code: Cheshire, CT 06410

Mortgagee Authorized Representative: Damon Gallick Date mailed: 07/02/2014
(Type or print) (mm/dd/yyyy)

Contact Information for Mortgagee Authorized Representative:

Telephone: 800-270-5300
(Provide toll free number if available)

Email: DGallick@WebsterBank.com

cc: Mediation Coordinator: MediationCoordinator@RhodeIslandhousing.org

APÊNDICE B

FORMULÁRIO 34-27-3.2

Portuguese

**NOTIFICAÇÃO DE CONFERÊNCIA DE MEDIAÇÃO CONFORME LEIS
R.I. GEN. § 34-27-3.2**

Esta Notificação destina-se a lhe para informar as proteções fornecidas pelas leis R.I. Gen. § 34-27-3.2 de Execução Hipotecária e a Lei de Venda de Valores Imobiliários de Rhode Island.

PARA TE AUXILIAR A EVITAR A EXECUÇÃO DE HIPOTECA (FORECLOSURE), VOCÊ TEM DIREITO A UMA CONFERÊNCIA DE MEDIAÇÃO GRATUITA, EM PESSOA OU POR TELEFONE COM UM COORDENADOR INDEPENDENTE DE MEDIAÇÃO. A EXECUÇÃO DE HIPOTECA (FORECLOSURE) NÃO PODE SER EXECUTADO SEM TE PROPORCIONAR A OPORTUNIDADE DE PARTICIPAR NA CONFERÊNCIA DE MEDIAÇÃO, QUE DEVE ACONTECER EM SESSENTA (60) DIAS DA DATA DE ENVIO DESTA NOTIFICAÇÃO. O COORDENADOR DA MEDIAÇÃO DE EXECUÇÃO DE HIPOTECA (FORECLOSURE) ENTRARÁ EM CONTACTO COM VOCÊ PARA PROGRAMAR A CONFERÊNCIA DE MEDIAÇÃO.

Nome do cliente: John E. Broccoli Número livro/página de hipoteca gravada: Book: 310 Page: 326

Re: 0160069690 (Inserir número de empréstimo da hipoteca)

INSERIR ENDEREÇO DO IMÓVEL RESIDENCIAL E INCLUIR NÚMERO DE LOTE/PLATAFORMA:

23 Marigold Cir unit 23. North Providence, RI 02904 Lot: 7-4H-23 Plat: 22

O Crédito Imobiliário denominada abaixo ("Créditos Imobiliários") por este instrumento notifica -se que está inadimplente sua hipoteca. Se você falhar em corrigir tal inadimplência, Créditos Imobiliários têm o direito de executar o empréstimo de hipoteca consistente dos bens imóveis relacionados nesta Notificação.

Créditos Imobiliários: Webster Bank, N.A. as servicer for Federal National Mortgage Association
(Digitar ou imprimir nome de Créditos Imobiliários)

Endereço de Créditos Imobiliários:
Rua:

609 West Johnson Ave CH-450

Cidade, Estado, CEP:

Cheshire, CT 06410

Representante Autorizado de Créditos Imobiliários: Damon Gallich Data de envio: 07/02/2014
(Digitar ou imprimir) (mm/dd/aaaa)

Informações de Contato para Representante Autorizado de Créditos Imobiliários:

Telefone: 800-270-5300
(Forneça um número gratuito, se disponível)

E-mail: DGallich@WebsterBank.com

cc: Coordenador de Mediação: MediationCoordinator@RhodeIslandhousing.org

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APÉNDICE B

FORMULARIO 34-27-3.2

Spanish

**NOTIFICACIÓN DE REUNIÓN DE MEDIACIÓN SEGÚN
EL § 34-27-3.2 DE LAS LEYES GENERALES DE RHODE ISLAND (R. I.)**

Esta notificación se le proporciona para informarle sobre la protección que proveen las Leyes Generales de R. I. en el § 34-27-3.2 de la MortgageForeclosure and Sale Act (Ley de Ejecuciones Hipotecarias y Ventas) del estado de Rhode Island.

PARA AYUDARLO A EVITAR LA EJECUCIÓN HIPOTECARIA, USTED TIENE DERECHO A UNA REUNIÓN DE MEDIACIÓN GRATUITA CON UN COORDINADOR DE MEDIACIÓN INDEPENDIENTE. DICHA REUNIÓN SE PODRÁ EFECTUAR PERSONALMENTE O POR TELÉFONO. EL ACREEDOR HIPOTECARIO NO PODRÁ EJECUTAR LA HIPOTECA SIN HABERLE PROPORCIONADO LA OPORTUNIDAD DE PARTICIPAR EN LA REUNIÓN DE MEDIACIÓN, QUE PUEDE LLEVARSE A CABO DENTRO DE LOS SESENTA (60) DÍAS DE LA FECHA DEL ENVÍO POSTAL DE ESTA NOTIFICACIÓN. UN COORDINADOR DE MEDIACIÓN PARA EJECUCIONES HIPOTECARIAS SE COMUNICARÁ CON USTED PARA PROGRAMAR DICHA REUNIÓN DE MEDIACIÓN.

Nombre del cliente: John E. Broccoli Libro/página del registro de la hipoteca: Book: 310 Page: 326

Ref.: 0160069690 (Escriba el número de préstamo hipotecario)

ESCRIBA LA DIRECCIÓN DE LA PROPIEDAD RESIDENCIAL E INCLUYA EL NÚMERO DE PARCELA/LOTE:

23 Marigold Cir unit 23, North Providence, RI 02904 Plat: 22 Lot: 7-4H-23

Por la presente, el acreedor hipotecario nombrado a continuación ("Acreedor hipotecario") lo notifica que usted está en mora en los pagos de su hipoteca. Si no soluciona esta mora, el Acreedor hipotecario tiene derecho a ejecutar la hipoteca de la propiedad que garantiza el préstamo hipotecario citado en la referencia de esta notificación.

Acreedor hipotecario: Webster Bank, N.A. as servicer for Federal National Mortgage Association

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

John E. Broccoli
23 Marigold Cir
Unit 23
North Providence, RI 02904
067 ch450

2. Article Number

(Transfer from service label)

7012 2210 0001 1049 9582

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

U.S. Postal Service™

CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$

Certified Fee

3.30

Return Receipt Fee
(Endorsement Required)

2.70

Restricted Delivery Fee
(Endorsement Required)

Total Postage & Fees \$

Postmark
Here

067ch45

Sent To

John E. Broccoli

Street, Apt. No., or PO Box No. 23 Marigold Cir

City, State, ZIP+4 Unit 23 North Providence RI 02904

PS Form 3800, August 2006

See Reverse for Instructions

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

CERTIFIED MAIL™



7012 2210 0001 1049 9582

7012 2210 0001 1049 9582

067ch450

WebsterBank

Webster Bank, N.A.
609 West Johnson Ave.
Cheshire, CT 06410

John E. Broccoli
23 Marigold Cir
Unit 23
North Providence, RI 02904